

Information to identify the case:

Debtor 1 **Tiffany B. Schooley**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7209**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-70051-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tiffany B. Schooley

6/9/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tiffany B. Schooley
Debtor

Case No. 21-70051-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin

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Date Rcvd: Jun 09, 2021

Form ID: 318

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:

Recip ID	Recipient Name and Address
db	+ Tiffany B. Schooley, 111 Glory Farm Lane, Everett, PA 15537-4101
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15338423	+ District Court for Wicomico County, 201 Baptist Street, Salisbury, MD 21801-4991
15338424	+ First Commonwealth Bank, c/o AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
15338426	+ Jessica Hoyt Gibson, PO Box 9329, Catonsville, MD 21228-0329
15338429	+ Margaret Hahn, Executors of The Estate of Margaret Hahn, Ritchey Road, Everett, PA 15537
15338432	+ Peninsula Reg Medical Center, c/o Bay Area Receivables Inc., 714 Eastern Shore Drive, Salisbury, MD 21804-5953
15338433	+ Perry Schooley, 111 Glory Farm Lane, Everett, PA 15537-4101
15338435	+ SST/Boatfin, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 10 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 10 2021 01:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 10 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 10 2021 01:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcysts@alorica.com	Jun 10 2021 01:50:00	Boat Finance, c/o Systems & Services Technologies,, 4315 Pickett Road, St. Joseph, MO 64503-1600
cr	+ EDI: RECOVERYCORP.COM	Jun 10 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15362889	EDI: BL-BECKET.COM	Jun 10 2021 03:18:00	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15338410	EDI: RMSC.COM	Jun 10 2021 03:18:00	Amazon, PO Box 965015, Orlando, FL 32896-5015
15338411	+ EDI: AMEREXPR.COM	Jun 10 2021 03:18:00	American Express, PO Box 981537, El Paso, TX 79998-1537
15338412	EDI: BANKAMER.COM	Jun 10 2021 03:18:00	Bank of America, PO Box 982238, El Paso, TX 79998
15338413	+ EDI: TSYS2.COM	Jun 10 2021 03:18:00	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803

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15338414	+ EDI: CITICORP.COM	Jun 10 2021 03:18:00	Best Buy, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15338415	EDI: CAPITALONE.COM	Jun 10 2021 03:18:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15338416	+ EDI: CAPITALONE.COM	Jun 10 2021 03:18:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
15338417	+ Email/Text: bzern@celticbank.com	Jun 10 2021 01:54:00	Celtic Bank Corp., 268 S. State St., Ste 300, Salt Lake City, UT 84111-5314
15338418	+ Email/Text: bankruptcy@cavps.com	Jun 10 2021 01:53:00	Citibank, c/o Calvary Portfolio Svcs, 500 Summit Lake Dr., Ste 4A, Valhalla, NY 10595-2323
15338419	+ EDI: CITICORP.COM	Jun 10 2021 03:18:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15338420	+ EDI: WFNNB.COM	Jun 10 2021 03:18:00	Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789
15338421	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2021 01:15:55	Credit One, c/o Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
15338422	EDI: DISCOVER.COM	Jun 10 2021 03:18:00	Discover (P), PO Box 3025, New Albany, OH 43054-3025
15338425	+ EDI: FORD.COM	Jun 10 2021 03:18:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
15338427	EDI: JPMORGANCHASE	Jun 10 2021 03:18:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850
15338428	+ Email/Text: PBNCNotifications@perituservices.com	Jun 10 2021 01:50:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
15338436	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jun 10 2021 01:51:00	State Farm Bank, PO Box 2313, Bloomington, IL 61702
15338430	+ EDI: MID8.COM	Jun 10 2021 03:18:00	Midland Credit Management, Inc, PO Box 60578, Los Angeles, CA 90060-0578
15338431	+ EDI: AGFINANCE.COM	Jun 10 2021 03:18:00	One Main, PO Box 1010, Evansville, IN 47706-1010
15338438	+ EDI: RMSC.COM	Jun 10 2021 03:18:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15338434	EDI: RMSC.COM	Jun 10 2021 03:18:00	Sam's Club, PO Box 965005, Orlando, FL 32896-5005
15338437	+ Email/Text: Bankruptcies@mragroup.com	Jun 10 2021 01:54:00	Summit Health Waynesboro, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
15338784	+ EDI: RMSC.COM	Jun 10 2021 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15338439	+ EDI: WFFC.COM	Jun 10 2021 03:18:00	Wells Fargo Card Services, Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Boat Finance, LLC
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

District/off: 0315-7

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TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
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Aaron John Neuharth	on behalf of Debtor Tiffany B. Schooley aneuhardt@neuharthlaw.com smartin@neuharthlaw.com
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Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
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Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
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Maria Miksich	on behalf of Creditor Boat Finance LLC mmiksich@kmllawgroup.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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TOTAL: 5